



New, or new to you, car in your future?

by Kaitly Blacksher

Are you looking to purchase a new, or new to you, car in the near future? Should you pay cash, finance, or lease? Are you wondering if your insurance will extend to the new car? What about GAP coverage? Here are some things you should consider when making your decision.

What's New

NEW, OR NEW TO YOU, CAR
DID YOU KNOW?

WORD SEARCH

REFERRAL PARTNER

MEET ZENAIDA



New, used, financed, or leased? Most vehicle values diminish when you drive off the lot. The depreciation occurs quicker on brand new vehicles than used cars. Let me holler at our **R DAVE RAMSEY** fans out there... CASH is king! Save up and pay cash for a used car, when you can. Sure, it requires more money upfront but you have a debt-free asset with no monthly payments. If you are financing, make sure you save up for a down payment. Look into credit

unions or other financing options instead of just what the dealership offers. Do you like switching it up every few years with a new ride? Do you like having a car payment? Leasing requires less money up front than buying a car outright and often comes with a lower monthly payment than financing, however, you are paying for the vehicle's depreciation during the lease term, plus interest, taxes, and fees. Don't forget mileage restrictions and penalties for terminating a lease early.



What about insurance, though?

1. **Call us for a quote!** You can always call, email, or text us before purchasing your new vehicle. We can provide an insurance estimate so you know what to expect.
2. **GAP coverage** is often necessary when financing or leasing a vehicle. What is it? GAP coverage pays the difference between the value of a vehicle and what you owe on it. GAP is offered through your insurance company and at the dealership. Let us handle it, for you. It is often more expensive to purchase GAP coverage through the dealership than to add it to your existing auto insurance plan.
3. **Does my current coverage extend? Yes, BUT...** Pay attention to the but here. IF you have full coverage on your current auto insurance policy then full coverage will automatically extend to your new vehicle. You need to contact

Your local, personable and eager-to-serve insurance team.

We are here to serve you and our community. (Not pictured: Jay & Denise)



Kaitly



Todd



Mallory



Kelli



Kate



Emily



Zenaida

us within 30 days of purchasing the new vehicle so we can add it to your policy. If you have only liability coverage and require full coverage on your new car, you must contact us before driving away in your new car. **If you have liability only currently, then only liability coverages will automatically extend to your new car.** To notify us of your newly purchased vehicle email, call, or text!

Other questions? (Related to your insurance)

- What kind of car should we buy for our teenage driver?
- Is a 2 door more expensive than a 4 door?
- Does color matter?
- What about electric cars, will my insurance go up?
- Can you send my finance company proof of coverage?

We are here to help! Call us! Send an email! Or text us!

Phone: 503-649-5679 Text: 503-538-8942

Email: TheTeam@atkinsoninsurancegroup.com

Did you know?

We ran out of room for this section. Ha. Seriously, though, we are looking for suggestions for our "Did you Know?" section. What do you want to know? What topics have we not discussed in prior newsletters that you have an interest in learning more about? Send in your submissions today!

Dates & Office Closures:

BIRTHDAYS
ZENAIDA 2/19

PRESIDENTS DAY
FEBRUARY 21

DAYLIGHT SAVINGS
MARCH 13

ST PATRICKS DAY:
MARCH 17TH



Word Search!

O	I	S	N	O	T	G	N	I	H	S	A	W	U
E	Y	R	O	T	S	I	H	K	C	A	L	B	E
S	C	I	P	M	Y	L	O	R	E	T	N	I	W
B	E	N	L	E	T	A	L	O	C	O	H	C	O
R	N	E	C	I	S	K	I	N	D	N	E	S	S
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S	T	G	R	O	U	N	D	H	O	G	I	H	H
A	I	L	B	A	E	O	I	N	P	T	L	D	C

VALENTINE • SWEETHEART • CHOCOLATE
GROUNDHOG • PRESIDENTS DAY • SHORTEST MONTH
WINTER OLYMPICS • BLACK HISTORY • SUPER BOWL
WASHINGTON • LINCOLN • LOVE • KINDNESS

Take a picture of your completed word search and post it to the Atkinson Insurance Facebook page and you will be entered in a drawing for a \$50 Amazon gift card!

<https://www.facebook.com/AtkinsonInsuranceGroup>

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1st Quarter Referral Partner



Sam Day Foundation

The Sam Day Foundation is our first quarter referral partner for 2022. SDF's mission is to Dream Big, Laugh Often and Live Well.

The Sam Day Foundation funds medical and nutritional research for rare childhood, adolescent, and young adult cancers. SDF recognizes the deficit in resources and attention toward rare childhood cancers and subsequently, the very limited treatment options for young people diagnosed with rare cancer.

For every referral that we receive during the months of January through March, we will donate \$25 to the foundation.

Referral Program

At our agency, giving back is a primary focus, which is why we feature and donate to a different local non-profit each quarter. You can be involved in the giving by simply referring your friends or family to our agency. In addition to our regular contributions, we make donations each time someone is referred to our agency.

Here is how our referral program works:

1. Someone calls, texts or emails us and says that they were referred by **you**
2. One of our licensed agents provides a **free protection review**.
3. When they mention your name, we will send **you** a \$5.00 gift card. Your name will also be entered in our \$50 monthly drawings.
4. We will **give back** and make a \$25 donation to four different charities throughout the year.

Meet Zenaida!



Wife, Mom, Movie Buff, Foodie, Disney Fanatic & so much more!

Our newest team member is here and she's ready to roll! Zenaida joined our team just before Christmas. She is a licensed insurance agent ready to help grow our agency. Switching gears from health and life insurance, Zenaida thrives on building relationships and providing peace of mind for her clients so she is a natural fit with the rest of our team!

Help welcome her to the agency by dropping her a note, email or quick telephone call to introduce yourself. Zenaida will be working with mostly new clients but is also reviewing our current client coverages and is looking to get to know, YOU, our existing fans!



atkinson

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